

Information to identify the case:

Debtor 1	<u>Laura Marie Schmidt</u>	Social Security number or ITIN	xxx-xx-4267
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70499-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Laura Marie Schmidt

11/29/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Laura Marie Schmidt
 Debtor

Case No. 17-70499-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db #+Laura Marie Schmidt, 620 Horn Road, Windber, PA 15963-7309
 14652896 Christian Schmidt, 251 Kagey Street, Windber, PA 15963
 14652897 +Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
 14652901 +Lakeview Loan Servicing, 4425 Ponce De Leon, Mailstop MS5/251,
 Coral Gables, FL 33146-1837

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 00:59:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14652895 +EDI: CINGMIDLAND.COM Nov 30 2017 01:03:00 AT&T Mobility, P.O. Box 6463,
 Carol Stream, IL 60197-6463

14652898 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 30 2017 00:59:34
 Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road,
 Pittsburgh, PA 15205-3956

14652899 EDI: DISCOVER.COM Nov 30 2017 01:03:00 Discover Bank, P.O. Box 3025,
 New Albany, OH 43054-3025

14652900 +EDI: DCI.COM Nov 30 2017 01:03:00 Diversified Consultant DCI, P.O. Box 551268,
 Jacksonville, FL 32255-1268

14652902 E-mail/Text: camanagement@mtb.com Nov 30 2017 00:59:02 M&T Bank, Attn: Bankruptcy,
 1100 Wehrle Drive, 2nd Floor, Buffalo, NY 14221

14653595 +EDI: PRA.COM Nov 30 2017 01:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14652903 EDI: SWCR.COM Nov 30 2017 01:03:00 Southwest Credit Systems, LP,
 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

14652904 +EDI: RMSC.COM Nov 30 2017 01:03:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LakeView Loan Servicing, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
 James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
 Jeffrey Wayne Ross on behalf of Debtor Laura Marie Schmidt jross@shepleylaw.com,
 jeffreywross@hotmail.com/bk@shepleylaw.com/ldeist@shepleylaw.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4